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Substitute for form 1449A/PTO	Application Number	10/677,172	
INCODE ATION DIGGE COURT	Filing Date	October 2, 2003	
INFORMATION DISCLOSURE	First Named Inventor	Savasoglu	
STATEMENT BY APPLICANT	Art Unit	3696	
	Examiner Name	Shaikh, Mohammad Z.	
(use as many sheets as necessary)			
Sheet 1 of 2	Attorney Docket Number	030586	

			S. PATENT DO	CUMENTS	
Examiner Initials*	Cite No.1	Document Number Number - Kind Code ² (<i>if known</i>)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevan Figures Appear
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No.1	item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	T ²
	Downes, John & J.E. Goodman, Barron's Dictionary of Finance and Investment Terms, 1998, 5th Edition, pp. 695 and 607.	
	Faerber, Esme, "All About Bonds and Bond Mutual Funds: The Easy Way to Get Started," New York, McGraw-Hill, 2000, pp. 28, 40, 225, 226, 236.	
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	Internal Revenue Service Ruling 2003-97, Deductibility of Interest, published 8/25/2003, pp. 1-9.	
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